

A. U.S. Department of Housing  
and Urban Development

Exhibit C

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## B. Type of Loan

1. ☐ FHA 2. ☐ FMHA 3. ☒ Conv. Unins.  
4. ☐ VA 5. ☐ Conv. Ins.

## 6. File Number

5929

## 7. Loan Number

4000963471

## 8. Mortgage Ins. Case No.

## Settlement Statement

## C. Note:

This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked ("POC") were paid outside the closing: they are shown here for information purposes and are not included in the totals.

## D. Name of Borrower:

Tad J. Franks, 2907 West Shore Road, Warwick, RI 02886  
Dawn M. Franks, 2907 West Shore Road, Warwick, RI 02886

## E. Name of Seller:

## F. Name of Lender:

First Franklin a div of Nat'l City Bank of Indiana, 600 West Cummings Park St  
2600, Woburn, MA 01801

## G. Property Location:

2907 West Shore Road, Warwick, RI 02886

## H. Settlement Agent:

Supreme Title &amp; Escrow, Inc. (401) 475-6288

## Place of Settlement:

960 Smithfield Ave., Lincoln, RI 02865

## I. Settlement Date:

8/9/2006

## Proration Date:

8/15/2006

## J. Summary of Borrower's Transaction

## K. Summary of Seller's Transaction

## 100. Gross amount due from borrower:

## 101. Contract sales price

## 102. Personal property

## 103. Settlement charges to borrower (line 1400)

17,156.69

## 104. Washington Mutual - good through 9/1 FHA

123,878.95

## 105. City of Warwick - 2nd Quarter Taxes due

541.90

## Adjustments for items paid by seller in advance:

## 106. City/town taxes

## 107. County taxes

## 108. Assessments

## 109.

## 110.

## 111.

## 112.

## 120. Gross amount due from borrower:

141,577.54

## 200. Amounts paid by or in behalf of the borrower:

## 201. Deposit or earnest money

## 202. Principal amount of new loan(s)

149,000.00

## 203. Existing loan(s) taken subject to

## 204.

## 205.

## 206.

## 207.

## 208.

## 209.

## Adjustments for items unpaid by seller:

## 210. City/town taxes

## 211. County taxes

## 212. Assessments

## 213.

## 214.

## 215.

## 216.

## 217.

## 218.

## 219.

## 220. Total paid by/for borrower:

149,000.00

## 300. Cash at settlement from/to borrower:

## 301. Gross amount due from borrower (line 120)

141,577.54

## 302. Less amount paid by/for borrower (line 220)

149,000.00

## 303. CASH (FROM (X) TO BORROWER

7,422.46

## 400. Gross amount due to seller:

## 401. Contract sales price

## 402. Personal property

## 403.

## 404.

## 405.

## Adjustments for items paid by seller in advance:

## 406. City/town taxes

## 407. County taxes

## 408. Assessments

## 409.

## 410.

## 411.

## 412.

## 420. Gross amount due to seller:

0.00

## 500. Reduction in amount due to seller:

## 501. Excess deposit (see instructions)

## 502. Settlement charges to seller (line 1400)

0.00

## 503. Existing loan(s) taken subject to

## 504. Payoff of first mortgage loan

## 505. Payoff of second mortgage loan

## 506.

## 507.

## 508.

## 509.

## Adjustments for items unpaid by seller:

## 510. City/town taxes

## 511. County taxes

## 512. Assessments

## 513.

## 514.

## 515.

## 516.

## 517.

## 518.

## 519.

## 520. Total reduction in amount due seller:

0.00

## 600. Cash at settlement to/from seller:

## 601. Gross amount due to seller (line 420)

0.00

## 602. Less total reduction in amount due seller (line 520)

0.00

## 603. CASH (FROM ( ) TO SELLER

0.00

**SUBSTITUTE FORM 1099 SELLER STATEMENT** - The information contained in Blocks E, G, H and I and on line 401 (or, if line 401 is asterisked, lines 403 and 404), 406, 407 and 408-412 (applicable part of buyer's real estate tax reportable to the IRS) is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction will be imposed on you if this item is required to be reported and the IRS determines that it has not been reported.

**SELLER INSTRUCTION** - If this real estate was your principle residence, file form 2119, Sale or Exchange of Principal Residence, for any gain, with your income tax return; for other transactions, complete the applicable parts of form 4797, Form 6252 and/or Schedule D (Form 1040).

You are required by law to provide Supreme Title & Escrow, Inc. (401) 475-6288 with your correct taxpayer identification number.

If you do not provide Supreme Title & Escrow, Inc. (401) 475-6288 with your correct taxpayer identification number, you may be subject to civil or criminal penalties.

Case 1:09-bp-01121 Doc 4-3 Filed 12/30/09 Entered 12/30/09 08:28:34 Desc Settlement Charges			
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700.	Total sales/broker commission		
	Division of commission (line 700) as follows:		
701.	\$	Paid From	Paid From
702.	\$	Borrower's	Seller's
703.	Commission paid at settlement	Funds at	Funds at
704.		Settlement	Settlement
800.	Items payable in connection with loan		
801.	Loan origination fee		
802.	Loan discount		
803.	Appraisal fee	to AllState Appraisal	POCB 300.00
804.	Credit report		
805.	Lender's inspection fee		
806.	Mortgage insurance application fee		
807.	Assumption fee		
808.	Credit Report	to CREDCO	16.89
809.	Administration Fee	to First Franklin a div of Nat'l City Bank of Indiana	695.00
810.	Wire Transfer Fee	to First Franklin a div of Nat'l City Bank of Indiana	5.00
811.	Flood Cert. Fee	to LSI Flood Services	5.00
812.	Tax Service	to First Franklin a div of Nat'l City Bank of Indiana	72.00
813.	Processing Fee	to Royal Capital Funding, LLC	795.00
814.	Processing Fee	to Royal Capital Funding, LLC	2,980.00
815.	Review Appraiser	to Standard Plus	10.00
816.	Broker Fee Paid by Lender	to Royal Capital Funding, LLC	POCL 2086.00
900.	Items required by lender to be paid in advance		
901.	Interest from	8/14/2006 to 9/1/2006 at \$33.93890/day for 18 days.	610.90
902.	Mortgage insurance premium for		
903.	Hazard insurance premium for	1 yrs. to Amica	POCB 1136.00
904.			
905.			
1000.	Reserves deposited with lender		
1001.	Hazard insurance		
1002.	Mortgage insurance		
1003.	City property taxes		
1004.	County property taxes		
1005.	Annual assessments (maint.)		
1006.			
1007.			
1008.			
1009.			
1100.	Title charges		
1101.	Settlement or closing fee	to Supreme Title & Escrow, Inc.	550.00
1102.	Abstract or title search		
1103.	Title examination	to Supreme Title & Escrow, Inc.	200.00
1104.	Title insurance binder		
1105.	Document preparation		
1106.	Notary fees		
1107.	Attorney's fees to		
	includes above items no.:		
1108.	Title insurance	to Stewart Title Guaranty	372.90
	includes above items no.: ST & E 60% ST 40%		
1109.	Lender's coverage	\$149,000.00 \$372.90	
1110.	Owner's coverage		
1111.	Title Rundown & Record	to Supreme Title & Escrow, Inc.	100.00
1112.	Obtain MLC	to City of Warwick	25.00
1113.			
1200.	Government recording and transfer charges		
1201.	Recording fees:	Mortgage \$100.00 Release \$47.00 MLC \$8.00	155.00
1202.	City/county tax/stamps:		
1203.	State tax/stamps:		
1204.			
1205.			
1206.			
1300.	Additional settlement charges		
1301.	Survey	to Stewart Title Guaranty	75.00
1302.	Pest inspection		
1303.	Courier Fee	to Federal Express	35.00
1304.	Wire Fee	to Supreme Title & Escrow, Inc.	10.00
1305.	Discharge Tracking Fee	to Elizabeth Tanner, Esq./RELOS	50.00
1306.	Payout	to HSBC Auto	8,808.00
1307.	Payout	to Merrick Bank	722.00
1308.	Payout	to First Premier Bank	319.00
1309.	Payout	to HSBC NV	282.00
1310.	Payout	to Capital 1 Bank	263.00
1400.	Total settlement charges (entered on lines 103, section J and 502, section K)		17,156.69

**CERTIFICATION:** I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of HUD-1 Settlement Statement.

Tad J. Franks

Dawn M. Franks

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds which were received and have been or will be disbursed by the undersigned as part of the settlement of this transaction.

Supreme Title & Escrow, Inc.

Date

**WARNING:** It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18: U.S. Code Section 1001 and Section 1010.